Serial No. 09/772,601 Atty. Docket: 72167.000247

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Ap	plication of:)			
The	Thomas W. POPLAWSKI et al.		Group Art U	Jnit: 30	524
Application No.: 09/772,601)	Confirmation No.: 1711		
Filed:	January 30, 2001)))	Examiner:	Daniel	S. FELTEN
For:	ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD)))			

Mail Stop **AMENDMENT** Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT / RESPONSE

Sir,

In response to the *Ex Parte Quayle* Action issued September 25, 2012, Applicant respectfully submits the following amendments to correct some formal matters in the claims:

Amendments start on page 2.

Remarks start on page 9.